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  <small>DO NOT be used for all correspondence after initial filing</small>		Application Number	09/553,449
		Filing Date	April 19, 2000
		First Named Inventor	Nancy BRYANT, et al.
		Art Unit	3624
		Examiner Name	N. Subramanian
Total Number of Pages in This Submission	5	Attorney Docket Number	CITI0218

ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm	KILPATRICK STOCKTON LLP		
Signature			
Printed Name	George T. Marcou		
Date		Reg. No.	33,014

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Signature			
Typed or printed name	George T. Marcou	Date	December 3, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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FEE TRANSMITTAL for FY 2005

Effective 10/01/2004. Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27.**TOTAL AMOUNT OF PAYMENT** (\$ 180)

Complete if Known

Application Number	09/553,449
Filing Date	April 19, 2000
First Named Inventor	Nancy BRYANT, et al.
Examiner Name	N. Subramanian
Art Unit	3624
Attorney Docket No.	CITI0218

METHOD OF PAYMENT (check all that apply)

Check Credit card Money Other None
Order

 Deposit Account:

Deposit Account Number	501458
Deposit Account Name	KILPATRICK STOCKTON LLP

The Director is authorized to: (check all that apply)

Charge fee(s) indicated below Credit any overpayments
 Charge any additional fee(s) or any underpayment of fee(s)
 Charge fee(s) indicated below, except for the filing fee
to the above-identified deposit account.

FEE CALCULATION

1. BASIC FILING FEE

Large Entity	Small Entity	Fee Description	Fee Paid
Fee Code	Fee Code	(\\$)	(\\$)
1001	2001	790 395	Utility filing fee
1002	2002	350 175	Design filing fee
1003	2003	550 275	Plant filing fee
1004	2004	790 395	Reissue filing fee
1005	2005	160 80	Provisional filing fee
SUBTOTAL (1)		(\\$ 0)	

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Total Claims		Extra Claims		Fee from below	Fee Paid
		-20 **	= 0		
Independent Claims				X	= 0
Multiple Dependent				X	= 0

Large Entity	Small Entity	Fee Description	Fee Paid
Fee Code	Fee Code	(\\$)	(\\$)
1202	2202	18 9	Claims in excess of 20
1201	2201	88 44	Independent claims in excess of 3
1203	2203	300 150	Multiple dependent claim, if not paid
1204	2204	88 44	** Reissue independent claims over original patent
1205	2205	18 9	** Reissue claims in excess of 20 and over original patent
SUBTOTAL (2)		(\\$ 0)	

*or number previously paid, if greater; For Reissues, see above

3. ADDITIONAL FEES

Large Entity	Small Entity	Fee Description	Fee Paid
Fee Code	Fee Code	(\\$)	(\\$)
1051	2051	130 65	Surcharge - late filing fee or oath
1052	2052	50 25	Surcharge - late provisional filing fee or cover sheet
1053	1053	130 130	Non-English specification
1812	1812	2,520 2,520	For filing a request for ex parte reexamination
1804	1804	920* 920*	Requesting publication of SIR prior to Examiner action
1805	1805	1,840* 1,840*	Requesting publication of SIR after Examiner action
1251	2251	110 55	Extension for reply within first month
1252	2252	430 215	Extension for reply within second month
1253	2253	980 490	Extension for reply within third month
1254	2254	1,530 765	Extension for reply within fourth month
1255	2255	2,080 1,040	Extension for reply within fifth month
1401	2401	340 170	Notice of Appeal
1402	2402	340 170	Filing a brief in support of an appeal
1403	2403	300 150	Request for oral hearing
1451	1451	1,510 1,510	Petition to institute a public use proceeding
1452	2452	110 55	Petition to revive – unavoidable
1453	2453	1,370 685	Petition to revive – unintentional
1501	2501	1,370 685	Utility issue fee (or reissue)
1502	2502	490 245	Design issue fee
1503	2503	660 330	Plant issue fee
1460	1460	130 130	Petitions to the Commissioner
1807	1807	50 50	Processing fee under 37 CFR 1.17 (q)
1806	1806	180 180	Submission of Information Disclosure Stmt
8021	8021	40 40	Recording each patent assignment per property (times number of properties)
1809	2809	790 395	Filing a submission after final rejection (37 CFR § 1.129(a))
1810	2810	790 395	For each additional invention to be examined (37 CFR § 1.129(b))
1801	2801	790 395	Request for Continued Examination (RCE)
1802	1802	900 900	Request for expedited examination of a design application

Other fee (specify) Supplemental IDS

*Reduced by Basic Filing Fee Paid

180

SUBTOTAL (3) (\$ 180)

SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	George T Marou	Registration No. (Attorney/Agent)	33,014	Telephone	202 508 5800
Signature				Date	December 3, 2004

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing this form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



Docket No. CITI0218-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Nancy BRYANT, et al.

Group Art Unit: 3624

Serial No.: 09/553,449

Examiner: N. Subramanian

Filed: April 19, 2000

For: **GLOBAL METHOD AND SYSTEM FOR PROVIDING ENHANCED
TRANSACTIONAL FUNCTIONALITY THROUGH A CUSTOMER TERMINAL**

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

U.S. Patent and Trademark Office
220 20th Street South
Customer Window, Mail Stop Amendment
Crystal Plaza Two, Lobby, Room 1B03
Arlington, VA 22202

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, the references noted on the attached Form PTO-1449 are hereby brought to the attention of the Examiner.

Since this statement is being filed after receipt of an Office Action, the Commissioner is hereby authorized to charge the fee of \$180.00, pursuant to 37 C.F.R., to Deposit Account No. 501458. A duplicate copy of this letter is submitted herewith for that purpose.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention.

U.S. PATENT AND TRADEMARK OFFICE - WASHINGTON, D.C.

1000 LEAVENS

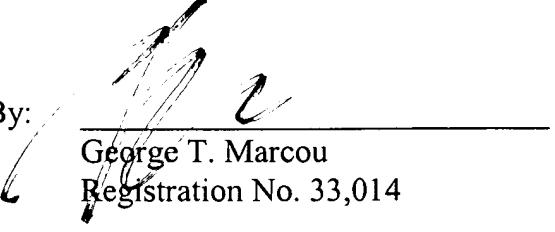
See 37 C.F.R. §§ 1.104(a) conferring the PTO duty to consider and use any such information.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: 12/3/04

By:


George T. Marcou
Registration No. 33,014

KILPATRICK STOCKTON LLP
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Washington, D.C. 20005
(202) 508-5800

T0091-188162
WSHLIB01200483

Atty. Docket No.

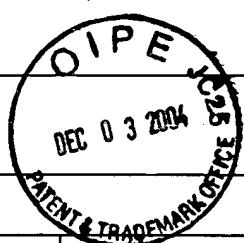
CITI0218

Serial No.

09/553,449

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)



Applicant

Nancy BRYANT, et al.

Filing Date

April 19, 2000

Group

3624

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)

FOREIGN PATENT DOCUMENTS

		WO 98/19278	5/7/98	Citicorp Development Corporation	G06F	17/60	5/31/97
		WO 98/24041	6/4/98	Interbold, et al.	G06F	17/60	11/25/97
		WO 97/41498	11/6/97	Citibank, N.A.	G06F		4/18/97
		EO 0955596	11/10/99	Citibank, N.A.	G06F	17/60	4/16/99

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

		European Search Report for Application No. EP 01 20 1314, dated September 3, 2004 (mailing date)

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.